

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Wayne Thomas Eddy, Sr.
Patricia Ann Eddy
Debtors

Case No. 17-01461-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 31, 2022

User: AutoDocke
Form ID: 3180WJ2

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	Wayne Thomas Eddy, Sr., Patricia Ann Eddy, 1094 Lightstreet Rd, Bloomsburg, PA 17815-7748
4907611	Eddy Patricia Ann, 1094 Lightstreet Rd, Bloomsburg, PA 17815-7748
4907610	Eddy Wayne Thomas Sr, 1094 Lightstreet Rd, Bloomsburg, PA 17815-7748
4907622	Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412
4907612	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4914802	EDI: GMACFS.COM	May 31 2022 23:08:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4907613	EDI: GMACFS.COM	May 31 2022 23:08:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
5185641	+ EDI: AIS.COM	May 31 2022 23:08:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
5185640	+ EDI: AIS.COM	May 31 2022 23:08:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
4952847	+ Email/Text: bankruptcy@cavps.com	Jun 01 2022 08:54:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4907615	EDI: CITICORP.COM	May 31 2022 23:08:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
4907616	EDI: CITICORP.COM	May 31 2022 23:08:00	Citi-Shell, PO Box 6497, Sioux Falls, SD 57117-6497
4907617	EDI: CITICORP.COM	May 31 2022 23:08:00	Citibank N.A., PO Box 6241, Sioux Falls, SD 57117-6241
4907618	EDI: WFNNB.COM	May 31 2022 23:08:00	Comenity Bank/Bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232
4907619	Email/PDF: creditonebknottifications@resurgent.com	May 31 2022 19:06:57	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
4953208	EDI: DIRECTV.COM	May 31 2022 23:08:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
4907614	Email/Text: BNSFN@capitalsvcs.com	May 31 2022 19:04:00	Ccs/First National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
4911911	Email/Text: collecadminbankruptcy@fnni.com	May 31 2022 19:04:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
4907621	+ EDI: AMINFOFP.COM		

		May 31 2022 23:08:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4907623	EDI: WFFC.COM		
		May 31 2022 23:08:00	Homeprjvisa, PO Box 10311, Des Moines, IA 50306-0311
4934258	Email/PDF: resurgentbknotifications@resurgent.com		
		May 31 2022 19:06:57	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4939423	Email/PDF: resurgentbknotifications@resurgent.com		
		May 31 2022 19:06:56	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4954649	Email/PDF: resurgentbknotifications@resurgent.com		
		May 31 2022 19:06:56	LVNV Funding, LLC its successors and assigns as, assignee of Sears National Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4934257	Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 31 2022 19:07:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4948856	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 31 2022 19:05:00	MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4907624	Email/PDF: MerrickBKNotifications@Resurgent.com		
		May 31 2022 19:07:00	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
4907625	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 31 2022 19:05:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
4950708	EDI: PRA.COM		
		May 31 2022 23:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4907901	+ EDI: RECOVERYCORP.COM		
		May 31 2022 23:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4952809	+ EDI: JEFFERSONCAP.COM		
		May 31 2022 23:08:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4947434	EDI: Q3G.COM		
		May 31 2022 23:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4907626	EDI: CITICORP.COM		
		May 31 2022 23:08:00	Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
4907627	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 31 2022 19:05:00	Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250
4907628	EDI: RMSC.COM		
		May 31 2022 23:08:00	Synco/Old Navy, PO Box 965005, Orlando, FL 32896-5005
4907630	EDI: RMSC.COM		
		May 31 2022 23:08:00	Synco/Sams Club, PO Box 965005, Orlando, FL 32896-5005
4907629	EDI: RMSC.COM		
		May 31 2022 23:08:00	Synco/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
4907631	EDI: RMSC.COM		
		May 31 2022 23:08:00	Synco/tjx Cos, PO Box 965015, Orlando, FL 32896-5015
4907632	EDI: RMSC.COM		
		May 31 2022 23:08:00	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
4917553	+ Email/Text: bncmail@w-legal.com		
		May 31 2022 19:05:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4907633	EDI: WTRRN BANK.COM		
		May 31 2022 23:08:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

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4907634	EDI: CITICORP.COM	May 31 2022 23:08:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
4956606	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 31 2022 19:05:00	The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
4907635	EDI: CITICORP.COM	May 31 2022 23:08:00	Trac/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
4948581	EDI: USBANKARS.COM	May 31 2022 23:08:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
4907620	EDI: USBANKARS.COM	May 31 2022 23:08:00	Elan Financial Service, PO Box 790084, Saint Louis, MO 63179-0084
4907636	EDI: VERIZONCOMB.COM	May 31 2022 23:08:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
4956526	EDI: CAPITALONE.COM	May 31 2022 23:08:00	WORLD'S FOREMOST BANK-CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
4943481	EDI: WFFC.COM	May 31 2022 23:08:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
4907637	EDI: CAPITALONE.COM	May 31 2022 23:08:00	Worlds Foremost Bank, 4800 NW 1st St, Lincoln, NE 68521-4463

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2022 at the address(es) listed below:

Name	Email Address
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Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
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James Warmbrodt	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as trustee for the holders of the EQCC Asset
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Backed Certificates, Series 2001-1F bkgroup@kmlawgroup.com

Jason Paul Provinzano
on behalf of Debtor 1 Wayne Thomas Eddy Sr. MyLawyer@JPPLaw.com, G17727@notify.cincompass.com

Jason Paul Provinzano
on behalf of Debtor 2 Patricia Ann Eddy MyLawyer@JPPLaw.com G17727@notify.cincompass.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Wayne Thomas Eddy Sr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8422

EIN --

Debtor 2

Patricia Ann Eddy

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5601

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-01461-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Patricia Ann Eddy
aka Patricia A. Eddy, aka Patricia Eddy5/31/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.